

**Examiner Interview Summary and Amendment/Reply**

Applicant: Siani Lynne Pearson

Serial No.: 10/817,333

Filed: April 2, 2004

Docket No.: 300201526-2

Title: METHOD OF PURCHASING INSURANCE OR VALIDATING AN ANONYMOUS TRANSACTION

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**REMARKS**

The following remarks are made in response to the Final Office Action mailed January 14, 2010. Claims 1-9 and 14-19 were rejected. With this Response, claims 1, 14 and 17 have been amended. Claims 1-9 and 14-19 remain pending in the application and are presented for reconsideration and allowance.

**Claim Rejections under 35 U.S.C. § 112 of Claims 1, 14, and 17**

The Office Action rejected claims 1, 14 and 17 under 35 U.S.C. § 112, second paragraph, as indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 2-9 and 15-19 were also rejected by virtue of their dependency on claims 1 and 14.

Independent claims 1 and 14 have been amended, in part, to eliminate the objected to phrase “where mapped data that is accurate but less precise than the real data” and to positively recite these features. Support for these amendments can be found in the specification as filed such as at page 5, lines 7-9; page 5, lines 16-17 (i.e., lines 3-4 of the third paragraph on page 5); page 8, lines 24-29 (i.e., the entire fourth full paragraph on page 8); page 9, lines 14-15 (i.e., lines 1-2 of the second full paragraph on page 9); Figure 3 and its associated text on pages 10-12, and throughout the specification including the figures and claims.

Claim 17 depends from claim 1 and has been amended to correspond with the new phrases of claim 1. Support for these amendments can be found in the specification as filed such as at page 10, lines 20-22 (i.e., lines 5-7 of the third paragraph on page 10) and throughout the specification including the figures and claims.

Applicant submits that claims 1, 14, and 17 now make clear the meaning of the claim and submits that the rejection of claims 2-9 and 15-19 based on the second paragraph of section 112 be withdrawn.

**Claim Rejections under 35 U.S.C. § 103 of Claims 1, 2, and 14-16**

The Examiner rejected claims 1, 2 and 14-16 under 35 U.S.C. § 103(a) as unpatentable over Chen et al., U.S. Patent No. 7,096,204 (the Chen Patent). This rejection includes both independent claims pending in the application, i.e., claims 1 and 14.

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Claim 1 has been amended to include the features “generalizing, with the first data processor, specific data about the first entity into generalized data that associates the first entity into a group accurately encompassing the specific data including selecting an amount of precision used to accurately encompass the specific data based on the assessment of trust.” Support for these amendments is included above with respect to the response to the 35 U.S.C. 112, paragraph 2 rejection above.

Analogously, claim 14 has been amended to include the features of “the first data processor generalizes specific data about the first entity into generalized data that associates the first entity into a group that accurately encompasses the specific data; [and] the first data processor selects an amount of precision used to accurately encompass the specific data based on the assessment of trust.”

Referring to amended claims 1 and 14 and Figure 3, for example, if the user is 21, this can include the “specific data about the first entity” as set forth in the amended claims. Figure 3 shows several groups, i.e., group 20-29, group 20-24, and group 20-21, which “accurately encompassing the specific data” having varying “amounts of precision used to accurately encompass the specific data” as set forth in the amended claims. The particular group selected is “based on the assessment of trust” as set forth in the amended claims.

More particularly, the specification sets forth at the third and fourth paragraphs of page 11:

Returning to Figure 3, the policy agent may seek information concerning an individual’s age. In this example the policy agent allows for 3 levels of mapping to render the data anonymised. It is appreciated that other (more or fewer) levels of mapping could be applied.

The highest privacy mapping H assigns the user’s age into age ranges each spanning ten years. The intermediate privacy mapping M assigns the user’s age into ranges each spanning 5 years, whereas the lowest privacy mapping L assigns the user’s age into groups each spanning 2 years.

The Chen Patent does not teach or make obvious the amended features because the Chen Patent only teaches selectively withholding information or encrypting the information through an alias rather than “accurately encompassing the specific data” as set forth in claims 1 and 14. The Chen Patent provides for determining the specific information from decrypting the aliases. The Chen Patent teaches a system that functions once high security is

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established. On the other hand, the present claims are directed to a system where high security is required because the specific data is generalized to allow the system to work even when less than high security is present. In these cases, the claims set forth “selecting an amount of precision used to accurately encompass the specific data based on the assessment of trust.”

The prior art does not make obvious a modification of the Chen Patent because it does not recognize the usefulness of generalized data and thus uses encrypted data that has no basis of accuracy with the specific data. Further the prior art does not make obvious a modification of the Chen Patent because it does not recognize the usefulness of “selecting an amount of precision used to accurately encompass the specific data based on the assessment of trust.”

Based on the above, Applicant submits that independent claims 1 and 14 are patentably distinguishable from the Chen Patent.

Further, claim 2 depends from claim 1 and claims 15 and 16 depend from claim 14. The depend claims serve to further define the subject matter of the corresponding independent claims, and, by virtue of their dependency, are also patentably distinguishable from the Chen Patent.

Accordingly, Applicant respectfully requests removal of the rejection and respectfully request that claims 1, 2 and 14-16 be allowed.

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**Claim Rejections under 35 U.S.C. § 103 of Claims 3-9 and 17-19**

The Examiner also rejected dependent claims 3-9 and 17-19 based on the Chen Patent and further in view of one or more secondary references. More particularly, the Examiner rejected claims 3-5, and 7-8 under 35 U.S.C. § 103(a) as unpatentable over the Chen Patent as applied to claims 1 and 2 above, and further in view of Maury et al, U.S. Patent Publication No. 2002/004064 (the Maury Publication). Further, the Examiner rejected claims 6 and 9 under 35 U.S.C. § 103(a) as being unpatentable over the Chen Patent as applied to claim 1 above, and further in view of the Camnisch et al. U.S. Patent Application Publication No. 2002/0103999 (the Camnisch Publication). Still further, the Examiner rejected claims 18-19 under 35 U.S.C. § 103(a) as being unpatentable over the Chen Patent in view of the Maury Publication and the LaSalle et al. U.S. Patent Application Publication No. 2006/0259320 (the LaSalle Publication) and further in view of the Camnisch Publication. Finally, the Examiner rejected claim 17 under 35 U.S.C. § 103(a) as being unpatentable over the Chen et al. U.S. Patent No. 7,096,204, and further in view of the Labelle et al. U.S. Patent No. 7,240,017 (the Labelle Patent).

The rejected claims 3-9 and 17-19 depend from claim 1, which has been shown to be patentably distinguishable from Chen. Applicant further submits that none of the secondary references of the Maury, Camnisch, and LaSalle Publications teach or make obvious the amended features to independent claim 1. Because the amended features are not shown in the Chen Patent and the Maury, Camnisch, and LaSalle Publications, the amended features cannot be found in any proposed combination of these references. Applicant respectfully requests removal of the rejection of claims 3-9 and 7-19 and respectfully requests that the claims be allowed.

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**CONCLUSION**

In view of the above, Applicant respectfully submits that pending claims 1-9 and 14-19 are in form for allowance and are not taught or suggested by the cited references. Therefore, reconsideration and withdrawal of the rejections and allowance of claims 1-9 and 14-19 is respectfully requested.

No fees are required under 37 C.F.R. 1.16(h)(i). However, if such fees are required, the Patent Office is hereby authorized to charge Deposit Account No. 08-2025.

The Examiner is invited to contact the Applicant's representative at the below-listed telephone numbers to facilitate prosecution of this application.

Any inquiry regarding this Amendment/Reply should be directed to Rudolph P. Hofmann at Telephone No. (612) 573-2010, Facsimile No. (612) 573-2005.

Respectfully submitted,

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